



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Lencki et al. : Examiner: Porter, Rachel. L.
Serial No.: 09/748,359 : Group No.: 3626
Filed: 12/26/2000 : Attorney Docket No.: CLC 00.02
For: SYSTEM AND METHOD
FOR FACILITATING
SELECTION OF BENEFITS :

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. §§ 1.56 ET SEQ.

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. § 1.97(b), the above-identified Applicant cites the following patents and publications, which may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56. In compliance with 37 C.F.R. § 1.98(a), copies of the publications set forth below and listed on the attached Form PTO/SB/08A (1 sheet) are provided.

CERTIFICATE OF MAILING (37 C.F.R. § 1.8)

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited on the date shown below with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name Daniel H. Golub Signature:

Date of Deposit August 15, 2005

<u>Patent No.</u>	<u>Patentee</u>	<u>Issue Date</u>
US-2002/0022982	Cooperstone et al.	02/21/2002
US-2002/0128879	Spears	09/12/2002
US-2002/0149616	Gross et al.	10/17/2002
US-2003/0187694	Rowen	10/02/2003
US-2004/0049397	Leisure et al.	03/11/2004
US-2004/0138950	Hyman et al.	07/15/2004
US-2004/0172268	Franklin et al.	09/02/2004
US-2005/0010466	Wegleitner et al.	01/13/2005

Applicant respectfully requests that these items be considered by the Examiner, and that the Examiner acknowledge consideration of these references by initialing and returning copies of the enclosed Forms PTO/SB/08A with the next official action.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention or otherwise material to the patentability of this invention as defined in 37 C.F.R. § 1.56.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(b) exists.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayments in connection with this submission to Deposit Account No. 50-0310. A duplicate copy of this page is enclosed.

Respectfully submitted,



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Dated: August 15, 2005



PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031
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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1

of 1

Complete if Known

Application Number	09/748,359
Filing Date	December 26, 2000
First Named Inventor	Lencki
Art Unit	3626
Examiner Name	Porter
Attorney Docket Number	CLC 00.02

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 2002/0022982	02-21-2002	Cooperstone et al.	
		US- 2002/0128879	09-12-2002	Spears	
		US- 2002/0149616	10-17-2002	Gross et al.	
		US- 2003/0187694	10-02-2003	Rowen	
		US- 2004/0049397	03-11-2004	Leisure et al.	
		US- 2004/0138950	07-15-2004	Hyman et al.	
		US- 2004/0172268	09-02-2004	Franklin et al.	
		US- 2005/0010466	01-13-2005	Wegleitner et al.	
		US-			
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		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ -Kind Code ⁵ (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.